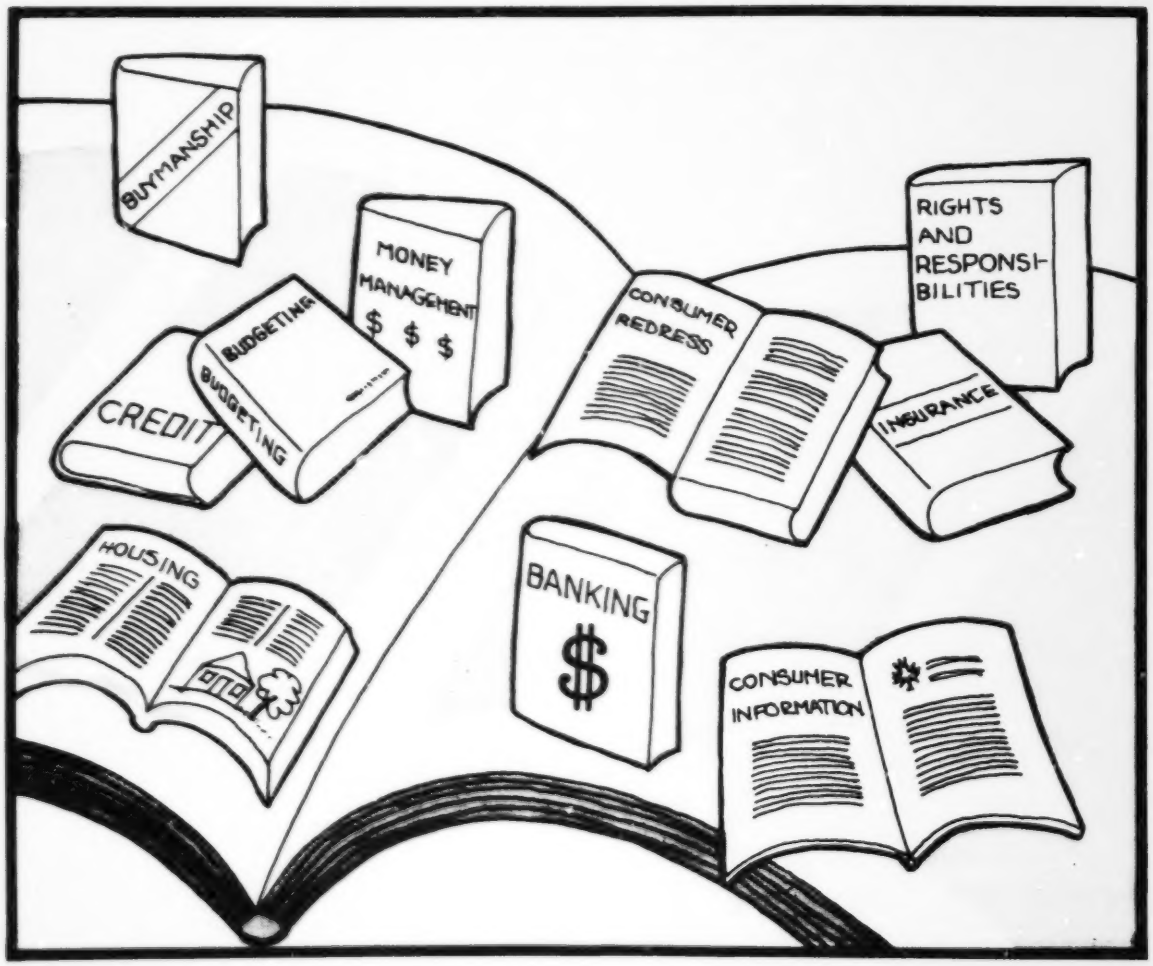
Ontario Ministry of Consumer and Commercial Relations

Consumer Information Centre

The Informed Consumer

An Annotated Bibliography



THE INFORMED CONSUMER:

An Annotated Bibliography

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Ministry of Consumer and Commercial Relations
Consumer Information Centre
555 Yonge Street
Toronto, Ontario M7A 2H6
1983.

ISBN: 0-7743-9025-5

INTRODUCTION

Consumers are confronted daily with a great variety of products and services in the marketplace--and with numerous difficult choices. Rapid changes in technology, coupled with pervasive advertising, have made consumer decision-making increasingly complex. Nonetheless, the consumer's choices have significant consequences for personal well-being. Despite government regulation the old dictum "Buyer beware" is as meaningful to-day as it was in the past. Increasingly, consumers need resources that contribute to informed judgements.

This bibliography lists books and journals that will help consumers make informed decisions. Included are handbooks and other practical publications that provide information relevant to the evaluation of consumer alternatives. In selecting items, strong perference has been given to Canadian materials. Most teachers' manuals, school texts, and items about the consumer movement have been excluded. The bibliography is intended to assist librarians and other information specialists select items for their consumer collection. Your suggestions and comments are invited.

FORMAT

Citations are accompanied by descriptive annotations, and are arranged within broad subject categories by title. This approach is supplemented by an author-title index. A list of sources of free pamphlets helpful to informed consumer decision-making is also included.

PREVIEW SERVICE

Materials listed in this bibliography, as well as other consumer-related resources, can be previewed in the Consumer Information Centre. The address of the Centre is:

555 Yonge Street
Main Floor
Toronto, Ontario
M7A 2H6

Telephone: (416) 963-0200
Toll free in Ontario:
1-800-268-1142

Hours: 8:00 a.m. to 5:00 p.m.
Monday to Friday

You are welcome to browse through the collection at the Centre and to consult the staff about your individual needs.

TO BORROW MATERIALS

Materials can also be borrowed by librarians and educators for a one week period. While items will be mailed outside Toronto, borrowers in the Metropolitan Toronto area must pick up materials in person, after phoning to confirm availability. If circumstances require, pick up and return can be arranged outside normal business hours.

TO PURCHASE MATERIALS

The annotations are accompanied by ordering information. Although prices listed are the most current available, it is recommended that they be verified at the time of purchase. When there is no Canadian distributor, prices are quoted in U.S. dollars. If you wish to purchase any materials, consult the Publisher/Supplier Directory at the end of the book for the appropriate address and telephone number.

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CONSUMER INFORMATION AND BUYMANSHIP

COMPREHENSIVE WORKS

BANKING, BUDGETING AND BUYING by Sheila A. O'Neill. Toronto: Ontario Association for the Mentally Retarded and the Ontario Ministry of Consumer and Commercial Relations, 1981. 98 leaves.

Originally compiled as a manual for instructors of the developmentally handicapped, this publication provides very basic information which may also interest life skills instructors or persons with little knowledge of the subject. The first of three sections consists of introductory material about planning a budget, banking, obtaining credit, and basic consumer rights. The second part deals with many aspects of shopping, including comparison shopping, refunds, exchanges, warranties, shopping in person or by catalogue, and consumer responsibilities. The final section discusses consumer complaints and where to obtain help. The author includes suggested learning activities with most topics. Bibliography.

Purchase from: Ontario Association for the Mentally Retarded, $7.00

BETTER BUSINESS BUREAU DIRECTORY & CONSUMER GUIDE. Toronto: BBB, 1982. 256 p.

This publication is largely a directory of businesses in the Toronto area and its outlying regions which meet Better Business Bureau standards. Arranged by broad business type, entries provide business name, address and telephone number. This resource also provides information about the BBB, including its consumer information and complaint services. A few other brief articles offer varied consumer counsel. Index. Annual publication.

Available from: Better Business Bureau of Metropolitan Toronto $1.43 (for postage)

CSA & THE CONSUMER. Published by the Canadian Standards Association. Quarterly.

This brief publication--about eight pages each issue--informs consumers about relevant Canadian Standards Association regulations and is especially valuable for its numerous tips about product and household safety. Some information about product recalls is provided, as well as household hints and tips for saving money. A regular "You Asked About..." column answers consumers' questions.

Available from: CSA Consumer Editor, Free

CANADIAN CONSUMER. Published by the Consumers' Association of Canada. Monthly.

Designed to provide counsel to Canadian consumers, each edition of this magazine includes informative and evaluative articles about Canadian goods and services, as well as CAC test reports. Reports include discussion of test findings as well as shopping tips, and also a summary of salient features of comparable brand name products and their ratings in table format. Additional features include regular transportation, energy, sports, food, books for consumers, and other columns. The "Consumer Advisor" answers consumers' questions while "Consumer Kids"--a section by and for children--appears bimonthly. Subscription includes the annual buying guide issue (see Canadian Consumer 1983 Buying Guide) with cumulative index. Also available in French.

Purchase from: Consumers' Association of Canada, $16.00 for annual subscription

CANADIAN CONSUMER 1983 BUYING GUIDE by the Consumers' Association of Canada. Ottawa: CAC, 1982. 206p.

This year's Buying Guide includes the findings of over ninety product tests selected from reports appearing in the Canadian Consumer during the past three years. Reports deal with a broad range of home and personal products--from cookware, gas barbecues and pizza to stepladders, bicycle locks, and windshield wiper fluid. Compiled in easy to read format, most reports include advice for buying, product recommendations, ratings, updates when available, as well as other information. Annual publication. Index.

Purchase from: The Consumers' Association of Canada, $5.00

CANADIAN CONSUMERS' SURVIVAL BOOK by Ellen Roseman and Phil Edmonston. Don Mills, Ont.: General Publishing, 1977. 347p.

This practical guide helps consumers protect their rights in the marketplace by telling them what to look for, what to watch out for and what to do if problems arise. Grouped into six sections, the varied topics relate to food, housing, transportation, medicine, law and effective complaining. Among the subject areas addressed are the following: shopping for food, buying, renting or selling a home, purchasing a new or used car, car repairs and warranties, prescription and over-the-counter drugs, and selecting a doctor, dentist or lawyer. While each part provides information about effective complaining, an additional section describes fifty complaint tactics as well as several consumer complaint agencies. Sections also provide short bibliographies and list sources of additional information and help.

Purchase from: General Publishing Co. Limited, $6.95

CHANGING TIMES. Published by the Kiplinger Washington Editors. Monthly.

This lively American magazine features a variety of articles of interest to consumers. The many topics which relate to buymanship or personal finances range from information and advice about shopping for running shoes or insurance, to discussion of investing in real estate, starting a business at home, or job search strategies. Regular columns include "In Print" and "Things to Write For", which describe publications relevant to consumers, as well as a question and answer section. Glossy print with colored pictures.

Purchase from: Changing Times, US $17.50 annual subscription

CHILDREN'S ADVERTISING AND YOU: AN INDISPENSIBLE PARENT'S GUIDE by Alberta Consumer and Corporate Affairs, 1981. 16p.

This easy to read booklet helps parents teach their children to evaluate advertisement claims. In addition to providing helpful information about advertising for parents, the guide suggests numerous shared learning activities for parents and children, and includes some short children's games.

Available from: Alberta Consumer and Corporate Affairs, Free

THE CONSUMER BOOK FOR ONTARIO: HOW TO SHOP, COMPLAIN, AND GET WHAT YOU WANT! by Patricia McNeill. Vancouver: International Self-Counsel Press, 1980. 274p.

Designed as an "easy to read, but comprehensive encyclopedia of products and services in Ontario..." this book, comprised of forty-nine usually brief-chapters, identifies consumer rights and responsibilities in relation to many aspects of the Ontario marketplace. Introductory chapters briefly discuss how to comparison shop and how to complain, including the procedures and costs involved in small claims court. An array of consumer interest areas is subsequently addressed, ranging from housing, contracts, medicines and toys to problems with professional and financial services, computer errors and unsolicited mail. Most chapters advise about effective shopping, identify relevant legislation and suggest sources of information and assistance. Appendices provide ordering information for consumer legislation as well as additional sources of consumer and legal help.

Purchase from: International Self-Counsel Press, $6.95

CONSUMER REPORTS. Published by the Consumers Union of the United States. Monthly.

This magazine provides information and advice about consumer goods and services, and other matters which affect personal or family finances. Included in each edition are several reports which discuss the findings of CU investigations into the quality of comparable brandname products. Designed to help consumers evaluate goods, most reports provide descriptive and evaluative information, ratings, recommendations and an indication of "Best Buys". Product recalls and movie ratings are among other regular features. Each issue index cumulates the last twelve editions. Glossy print with many pictures in black and white. Subscription includes annual December buying guide issue (see Consumer Reports 1983 Buying Guide.)

Purchase from: Consumer Reports, US $18.50 annual subscr

CONSUMER REPORTS 1983 BUYING GUIDE ISSUE by the Consumers Union. Mount Vernon, N.Y.: CU, 1982. 383p.

This annual publication is actually the December issue of the Consumer Reports magazine, and provides summaries of its major test reports, brandname ratings, and buying advice articles of the last several years (revised when necessary). Articles cover a spectrum of product types, from food stuffs, appliances and home furnishings to personal and home care products, photography equipment and cars. In addition to the Buying Guide subject index, a second index cites major articles appearing in the Consumer Reports magazine during the previous five years.

Purchase from: Consumers Reports, US $3.50

CONSUMER SOURCEBOOK by Paul Wasserman and Gita Siegman (eds.). 2 vols. 3rd. edition. Detroit: Gale, 1981. 1481p.

This reference resource cites American sources of consumer assistance and includes a major directory of American businesses. Comprised of six sections, the publication lists over 900 federal, state, county and municipal consumer offices as well as approximately 1,300 non-government organizations which offer consumer services. A media section cites newspapers with consumer action columns, radio and t.v. programs and some other media resources. In addition to a "Selected Bibliography" listing books, periodicals and audio-visual materials of interest to consumers, a major "Companies and Tradenames" directory cites about 17,000 small to large businesses, including references from brand or tradenames. Organizations and publications indexes.

Purchase from: Gale Research Company, US $110.00/set

THE CONSUMER'S HANDBOOK: A GUIDE TO BEATING INFLATION, EXPLOITATION, AND THE LATEST COMMERCIAL RIP-OFFS by Lynne Gordon. Toronto: McClelland and Stewart, 1981. 256p.

This handbook informs consumers about what to watch for in the market-place to protect their rights and avoid being taken. Consumer interests in relation to food, housing, home improvement, automobiles, money management, professional services and many other areas are discussed, with a view to helping consumers recognize and avoid potential problems. Rackets and psychological rip-offs, such as phony charities and some dating services, are also discussed. A few tips for effective complaining are included. An appendix lists Canadian consumer complaint agencies and organizations.

Purchase from: McClelland and Stewart Limited, $9.95

CONSUMER INDEX TO PRODUCT EVALUATIONS AND INFORMATION SOURCES. Published by the Pierian Press. Quarterly.

This index cites articles which relate to consumers' financial or physical well-being and which are relevant to the general consumer, business office and/or educational/library groups. Included items are selected from over one hundred periodicals consulted by consumers. Arranged alphabetically by broad subject, each citation includes a brief annotation or some other indication of article type e.g. designation as an evaluative, descriptive or test report article. Each edition also includes an annotated listing of relevant books, pamphlets and other consumer aids. Subject index with cross-references. Annual cumulations are available.

Purchase from: Pierian Press, US $73.50 annual subscription

EVERYBODY'S MONEY. Published by the Credit Union National Association. Quarterly.

This small "money management magazine" published by the Credit Union National Association, has relevance for American and Canadian members, as well as for the general public. Its six or seven brief articles provide compact information and tips for consumers on virtually any matter of consumer interest ranging from shopping advice and household hints, to budgeting and other money management issues. A centre section titled, "Briefcase: A Grab Bag of Helpful Hints," is just that, and includes a question and answer section, and titles of helpful publications. About twenty pages.

Purchase from: Everybody's Money, US $2.00

GETTING MORE FOR YOUR MONEY: A GUIDEBOOK FOR CONSUMERS by the Better Business Bureau of Canada. 2nd ed. Scarborough, Ont.: Van Nostrand Reinhold, 1982. 365p.

This comprehensive guide, designed to help consumers obtain the best value for their money, orients readers to common business practices and offers guidance in shopping for a wide range of home and personal products and services. Advice is provided in such diverse areas as buying a home, selecting insurance, choosing a hearing aid and evaluating daycare or nursing home facilities. An additional chapter identifies effective means of redress.
The book also provides a listing of major Better Business Bureau Offices in Canada.

Purchase from: Key Porter Books $9.95

HARROWSMITH. Published by Camden House. Bimonthly.

This magazine offers a variety of articles relevant to a natural and self-sufficient lifestyles. Contributions relating to wholesome food, gardening, alternative energy and housing, animal husbandry, conservation, and other topics, often appeal to city and country dwellers alike. A classified section and responses to readers' questions are regular features. Glossy print with colored pictures.

Purchase from: Camden House Publishing Ltd., $15.00 annual subscription

THE HARROWSMITH SOURCEBOOK: A CONSUMER GUIDE FOR THE CONSERVER SOCIETY by James Laurence (ed.). Camden East, Ont.: Camden House Publishing, 1979. 319p.

Of special interest to persons involved in "alternative lifestyles," or country living, but also of relevance to the general consumer, this publication provides shopping advice, consumer reaction to specific "alternative" products, and lists numerous manufacturers and suppliers of alternative products and services. Compiled by the editors, contributors, and readers of Harrowsmith magazine, the major subject areas include: woodstove, solar and wind energy, alternative homes, composting, toilets, gardening, reforestation, tools, animal husbandry and crafts. Additional chapters deal with alternative communities and with recreation. Publications and organizations which can provide additional information useful to consumers are also cited with each topic. Illustrations.

Purchase from: Camden House Publishing Ltd. $7.95

PENNY POWER. Published by the Consumers Union. 3imonthly.

This lively counterpart to Consumer Reports, helps children develop consumer skills. Addressing issues and products of interest to kids, articles relate to shopping wisely and money management, and range from product evaluation, and job related contributions to assessing advertising. An edition might discuss the pros and cons of designer jeans, videogames, or "sea monkeys," the caffeine in soda pop as well as how to economize at the amusement park, and how to find a summer job. Reader input is encouraged through regular features like the "Question of the Month". A puzzle and colorful fold-out poster is included. Glossy print.

Purchase from: Penny Power, US $12.45 for annual subscription

PROTECT YOURSELF. Published by the Quebec Office de la protection du consommateur. Monthly.

Each edition of this Canadian magazine includes several informative consumer articles as well as two test reports of brandname products, with ratings and recommendations. The varied contributions help consumers to protect their interests in the marketplace and obtain maximum product satisfaction. Typical topics range from advice on buying a bicycle, selecting an apartment, choosing bedding plants, to tips for assessing summer camps or for effective bargaining at auctions. There is a regular column on automobiles. Glossy print with colored pictures. Also available in French.

Purchase from: Protect Yourself, $9.00 annual subscription

SURVIVAL: A GUIDE TO LIVING ON YOUR OWN by Joan M. Kelly and Valerie M. Chamberlaine. New York: McGraw-Hill, 1980. 308p.

This American publication, designed as a high school text, contains an array of information of interest to young adults starting out on their own. The many topics include: finding a job, searching for and evaluating housing, furnishing a home, managing money, nutrition, buying and preparing food, assessing and caring for clothes, shopping for goods and services, resolving consumer complaints and other subjects. Chapters provide introductory quizzes and suggest learning activities. Although some information is relevant only to the United States, much will also be of interest to Canadians. Illustrations and glossary.

Purchase from: McGraw-Hill Ryerson Limited, $23.45

TRAVEL SCOOP. Published by Travel Scoop. 10 issues per year.

This Canadian publication--about six pages each issue--sports the caption "More Trip for Your Dollar!" and provides information for planning holidays that save money. Brief articles describe places to stay and costs, travel rates, and sources of information, with a view to helping travellers economize. Topics range from summer airfares to Europe, or off-season accommodation rates in the Caribbean, to information about farm vacations or the costs of a weekend trip to Boston. The publication includes a regular "Update". Data helpful to comparison shopping is often presented in table format.

Purchase from: Travel Scoop, $25.00 annual subscription

AUTOMOBILES

CAR FACTS '83 by the Canadian Automobile Association. Toronto: Canadian Motorist Publishing, 1982. 84p.

The bulk of this publication provides prices, specifications and photographs of new 1983 North American and imported cars. A few additional articles offer advice relevant to persons considering a new car purchase. For example, while one contribution briefly describes twenty new cars which are judged worthy of consideration, another offers tips for caring for the vehicle. Annual publication in magazine format.

Purchase from: Canadian Motorist Publishing Co. Ltd. $3.00

THE COMPLETE CAR CARE MANUAL by the Reader's Digest Association (Canada) in conjunction with the Canadian Automobile Association. Montreal: Reader's Digest, 1981. 480p., 71p.

This manual is designed to help drivers to keep their cars in good running order and to keep costs down. Comprised of six sections, the initial part deals with financial aspects of driving a car, including buying, selling or leasing an automobile, insurance, economizing on the road and other topics. Additional sections explain how the car works, the major components in different makes of car, as well as the types and uses of tools employed by the do-it-yourself mechanic. Subsequent major parts provide illustrated step-by-step instructions showing how to maintain and repair one's car. Designed for both the novice and the "seasoned amateur mechanic" jobs specify degree of difficulty and the amount of time required. The book also features several troubleshooting charts which identify problems, possible causes and cures. Additional consumer information includes guidance for choosing a mechanic and repair shop. Glossaries and index. The TUNEUP DATA supplement to the COMPLETE CAR CARE MANUAL provides Canadian tune-up specifications for most 1972 to 1981 models of automobile sold in Canada, along with footnotes offering additional bits of do-it-yourself tuneup information and instruction.

Purchase from: The Reader's Digest Association, $29.46

LEMON-AID NEW CAR GUIDE 1983 by Phil Edmonston. Don Mills, Ont.: Musson, 1982. 281p.

As well as offering general guidance on how to select a new car and discussing legal considerations relevant to the process, the author provides detailed information about new North American and imported automobiles. The numerous car evaluations include model, technical specifications, descriptive and evaluative commentary, assessments of ownership costs and performance capabilities, as well as point ratings. Additional evalutations of a few pick-up trucks are also included. Annual publication. A LEMON-AID USED CAR GUIDE by the same author is also available, usually annually.

Purchase from: Musson Book Company, $7.95

SANFORD EVANS GOLD BOOK OF USED CAR PRICES. Published by Sanford Evans Communications. Monthly.

Especially designed for members of the automobile, insurance and finance community, this easy-to-read Canadian booklet, which lists current selling prices for used cars and light trucks, is also of interest to consumers. Presently providing data for 1972 through 1982 models of North American, European, and Japanese makes, the booklet shows average factory delivered, retail and wholesale prices for these vehicles in each of three Canadian regions.

Purchase from: Sanford Evans Communications Ltd., $6.50 single issue

SHOULD YOU LEASE OR BUY YOUR NEXT CAR by Linda M. Delaney. Oakville, Ont.: Barlow, Delaney and Associates, 1982. 61p.

This book, written by an expert in the field of leasing, provides detailed information to help consumers decide which alternative is best for them. Following a review of basic financial considerations and leasing concepts, the author discusses the options of buying or leasing in relation to the cost of acquiring the car, general cost effectiveness, and impact on personal cash flow and taxes. The book includes many examples, with relevant data often compiled in table format. Blank charts are provided to assist with personal calculations.

Purchase from: Barlow, Delaney and Associates, $6.99

USED CAR BUYER'S GUIDE by the Canadian Automobile Association. Toronto: CAA, 1982. 69p.

Designed as a reference resource for used car buyers, this annual publication conveys the opinions of thousands of Canadian owners of used and new cars about their automobiles' performance. After briefly summarizing salient findings of the CAA national survey, the authors provide some tips for buying a used car--including selecting a dealer, assessing the car and dealing privately. They also offer information about leasing and insurance. The bulk of the work, however, consists of tables of data which further detail owners' opinions on car performance and satisfaction by make and/or year. Ratings cited for these North American and imported cars range from "much worse than average" to "much better than average" and from "dissatisified" to "more than satisfied." New edition available in September.

Purchase from: The Ontario Motor League, $3.00 (non-members)

FOOD

ADDITIVE ALERT: A GUIDE TO FOOD ADDITIVES FOR THE CANADIAN CONSUMER by Linda R. Pim. Revised and expanded edition. Toronto: Doubleday, 1981. 143p.

Intended as a handbook for Canadian grocery shoppers, this publication helps consumers identify potentially harmful additives in food products and suggests ways to improve the safety of foods consumed. After reviewing different types of food additives, the author identifies individual additives which may be hazardous and the types of food in which they are found. Pim subsequently examines Canadian food additive laws, and suggests what consumers can do to minimize health risks. Strategies include talking with local supermarket managers, and reducing intake of some foods while substituting others. The book lists numerous sources of additonal information and provides addresses for Canadian supermarket chains and food manufacturers. Included among the several appendices are answers to frequently asked questions about the topic. An index lists additives allowed in Canada, identifies their function, and indicates whether they are considered of questionable safety.

Purchase from: Doubleday Canada, $3.95

BE A BETTER GROCERY SHOPPER, by Rhonda Windsor-Maxwell. Toronto: Bestsellers, 1982. 206p.

Written by a Canadian expert in the field of grocery shopping, couponing and refunding, this book helps readers develop skills in both grocery shopping and meal planning. While the book gives special attention to groups with limited resources (special chapters are devoted to singles, starting couples, seniors, single and working parents, as well as families with tots and teens) numerous tips for saving time, money and energy, that are of interest to the general public, are also offered. Additional chapters deal with nutrition, dieting, cooking with microwave ovens and using coupons and refund offers effectively. The book includes recipes, metric conversion tables, recommended cookbooks and a listing of major food manufacturers in Canada.

Purchase from: Bestsellers Inc., $6.95

THE FOOD INFLATION FIGHTER'S HANDBOOK by Judith L. Klinger. New York: Fawcett Columbine, 1980. 320p.

Designed to help shoppers reduce food costs, this American publication includes shopping strategies, meal planning tips, recipes and other money conserving ideas. After discussion of the principles of food budgeting and meal planning, ideas are applied in several chapters centered around different types of food. The following are among additional subject areas discussed: coupons, bulk buying, gardening, food storage and preservation, cooking with herbs, leftovers, entertainment and energy conservation. Each chapter cites additional sources of help and ideas. Appendix and indexes.

Purchase from: Ballantine Books, $5.95

THE INVISIBLE ADDITIVES: ENVIRONMENTAL CONTAMINANTS IN OUR FOOD by Linda R. Pim. Toronto: Doubleday Canada, 1981. 269p.

Concerned that many chemicals in our food are not added deliberately and noted on the label, but are due to environmental contaminants which constitute real or potential health hazards, this environmental biologist provides information about the often unrecognized additives in our food, including pesticides, drug residues, pollutants, naturally occurring toxins, and other hazards. Pim also critically examines Canadian food contaminant laws, and suggests that consumers avoid certain food additives in their diet while reducing the intake of others. The book includes many tables, bibliographies of sources for the text, and suggestions for further reading. One appendix provides supplementary information about occupational exposure to pesticides. Glossary and index.

Available from: Doubleday Canada, $9.95

PURCHASE AND STORAGE OF FOOD by Vida Vaitkevicius et al. Toronto: Ontario Association for the Mentally Retarded and The Ontario Ministry of Consumer and Commercial Relations, 1980. 108 leaves.

Originally compiled as a manual for instructors of the developmentally handicapped, this publication provides very basic information that may also interest life skills teachers or persons with little knowledge of the subject. Comprised of three sections, the first part--"Before You Buy"--deals with nutrition, menu planning, labelling, brandname products, how to reduce food costs and other topics. A second section discusses food selection, rainchecks and provides additional general shopping tips. A final part addresses what to consider after you buy; specifically storage, refunds, exchanges and consumer complaints. Most topics include games or other suggested learning activities. The manual provides a bibliography and list of additional resources.

Purchase from: Ontario Association for the Mentally Retarded, $7.00

THE SUPERMARKET TOUR: A HANDBOOK FOR EDUCATION AND ACTION by the Ontario Public Interest Research Group. Waterloo: OPIRG, 1978. 46p.

Designed to stimulate interest in food issues, this publication instructs leaders--including the inexperienced --how to conduct consciousness-raising tours of a local supermarket. Products and brand labels on supermarket shelves are used to trigger discussion about how the food system operates. The first part of the booklet provides information about planning the project, including the introductory and wrap-up sessions, and offers a complete sample script taken from a supermarket tour organized in the Kitchener-Waterloo area. A second part provides a variety of background information useful in preparing for the visit. Brief profiles of some major supermarket chains are presented as well as citations of additional sources of information about agribusiness and food. Several relevant resource groups are also listed. Sample fact sheets. Illustrations. An updated and revised edition will be available in late fall, 1983.

Purchase from: OPIRG-Guelph, $2.50

HOUSEHOLD GOODS

BEFORE YOU BUY A COMPUTER: A PRACTICAL GUIDE TO COMPUTER SHOPPING by Dona Z. Meilach. New York: Crown Publishers, 1983. 210p.

Designed to help consumers develop computer literacy skills and to equip them with the knowledge needed to shop for a computer, this wide-ranging book provides information about how computers operate, how to assess one's own computer needs, and what questions to ask when shopping for a home or office system. In addition to discussing how to assess different kinds of computers and peripherals, the author deals with the costs of hardware, software, maintenance, and the option of leasing. As well as discussing contracts, consultants, and insurance, the author relays ways to obtain experience with computers before buying, and identifies many additional sources of information. The book includes assignments at the end of each chapter, several charts to assist with comparison shopping and many illustrations. An appendix of acronyms and ASCII code is provided. Bibliography.

Purchase from: General Publishing Co. Limited,
$12.50 (for softcover)

THE DURABILITY FACTOR: A GUIDE TO FINDING LONG-LASTING CARS, HOUSING, CLOTHING, APPLIANCES, TOOLS AND TOYS by Roger B. Yepsen (ed.). Emmaus, Pennsylvania: Rodale Press, 1982. 360p.

This books helps consumers learn how to save money through selecting sturdy goods which, if cared for properly, will last a long time. The editor relays the opinions of repairmen, designers, consumers and others about the durability of a wide range of consumer goods--from houses, cars, bikes and boats to clothing, appliances, typewriters and toy trains. Offering much information--and often an historical perspective--about the characteristics of products which, create durability, the book also provides evaluative commentary about specific brandname products. Tables ease perusal of comparative durability information. The book includes many illustrations and an index.

Purchase from: Rodale Press,
$17.50 (for softcover)

HOW TO HOLD A SUCCESSFUL GARAGE SALE by James Michael Ullman. Toronto: Coles Publishing, 1979. 80p.

This easy-to-read book provides numerous tips for planning, organizing and advertising a garage sale, as well as advice about pricing and security during the project. The appendices include a house and garage sale checklist, tips for record keeping, and sample newspaper ads.

Purchase from: Coles Publishing Co. Ltd.,
$1.95

PROTECTING YOUR HOME AND PROPERTY by Glenn Edward Witmer. Toronto: John Wiley, n.d. 190p.

This book provides much information about security measures and devices as well as discussion of neighborhood safety programs. Using information gleaned from police departments, security organizations and other sources, this easy-to-read handbook outlines basic security precautions to help prevent theft, burglary, fire, arson and rape. A range of safety devices are also evaluated--from locks and smoke detectors to safes and burglar alarms. An additional chapter explains Canadian laws governing the defense of person and property and cites several relevant case examples. The book includes safety checklists, illustrations and an index.

Purchase from: John Wiley & Sons Canada Limited,
$6.95

PERSONAL PRODUCTS

ABOUT YOUR MEDICINES by the United States Pharmacopeial Convention. Updated ed. Rockville, Md.: U.S.P.C., 1982. 396p.

Published by the United States Pharmacopeial Convention with the co-operation of the Canadian Pharmaceutical Association, this consumer-oriented reference includes over 400 of the most commonly used prescription and non-prescription medicines. Written in easy to understand lay language, information includes generic and brand names, proper use, side effects, precautions, interactions and storage. Index.

Purchase from: The Canadian Pharmaceutical Association, $7.95

CANADIAN SELF-MEDICATION: A REFERENCE FOR THE HEALTH PROFESSIONS by the Canadian Pharmaceutical Association. Ottawa: CPhA, 1981. 484p.

Although this scholarly reference resource was written primarily for health care practitioners, it may also be of value to well-educated, assertive consumers, with some medical understanding and the confidence to approach health care professionals for further clarification if necessary. Chapters deal with a wide range of over-the-counter medications--from analgesics and antacids to cold medicines, laxatives and footcare products. Arranged by broad product type, information includes: questions to ask patients, indications for use, pharmaceutical agents, dosage, cautions, adverse effects, brandname products as well as other information. Discussion includes considerable medical terminology. An additional section provides short monographs of numerous brandname products, citing ingredients, indications and dosage. The book also includes a listing of product manufacturers and distributors, chapter references and indexes. A new edition will be available in 1984.

Purchase from: The Canadian Pharmaceutical Association, $39.00

CONSUMERS GUIDE TO COSMETICS by the Science Action Coalition. New York: Doubleday, 1980. 376p.

This American publication assesses the health, safety, effectiveness and cost of many hair and skin product types. Identifying which chemicals to avoid and which work best the authors examine shampoos, rinses, hairdyes, depilatories make-up, skin creams, perfumes and other cosmetics. While the initial two chapters address the history, psychology and economics of cosmetic use, subsequent sections offer both practical and scientific information, including guidelines for selecting product types and evaluations of some representative brandname products. Within the several appendices can be found guidelines for making complaints, an ingredients dictionary and glossary of terms. Reference sources and index.

Purchase from: Doubleday Canada, $7.50

THE ESSENTIAL GUIDE TO PRESCRIPTION DRUGS by James W. Long. 3rd. ed. New York: Harper & Row, 1982. 935p.

Written by a doctor with developed expertise in the field of drug information, this American publication provides drug profiles of 210 generic and 1366 brandname drugs, including 24 over-the-counter medications. Detailed drug profiles cite: generic and brandnames, how the drug works, contraindications, possible side or adverse effects, interactions with other drugs, suggested frequency of contact with doctor while taking the drug, and much other information. The book also provides a listing of drug families, with their generic and brandname members, 19 tables of specific drug information for quick reference, and forms to assist with personal record keeping. This resource is suited to educated, assertive consumers, with the confidence to approach their doctor or pharmacist if misgivings arise. Glossary of drug related terms and index.

Purchase from: Fitzhenry and Whiteside Ltd. $12.95

FACTS ABOUT HEARING AND HEARING AIDS by the United States Department of Commerce. Washington, D.C.: National Bureau of Standards, 1978. 31p.

This American booklet provides basic information about both hearing and hearing aids. The hearing mechanism, causes and effects of impairment, indications of impairment in children, and the kinds of professionals who can help, are briefly discussed. Information about how a hearing aid works, what to keep in mind when choosing an aid, its care and maintenance, and the costs involved, is also provided. Some answers to common questions, and a short list of supplementary reading sources are included in this well-illustrated publication.

Purchase from: U.S. Government Printing Office,
US $3.50

THE MEDICINE SHOW: CONSUMERS UNION'S PRACTICAL GUIDE TO SOME EVERYDAY HEALTH PROBLEMS AND HEALTH PRODUCTS by the Editors of Consumer Reports Books. 5th ed. Mount Vernon, N.Y.: Consumers Union, 1980. 383p.

Based on the belief that buyers should not rely on salesmen or television commercials for their medical education, this guide provides information to help consumers understand common health problems and to evaluate the numerous health products on the market. The common ailments discussed by the authors range from headaches, colds, indigestion and dandruff to acne, insomnia and treatments for burns, bites and poison ivy. Chapters evaluate some women's health and hygiene products and provide information about poison emergencies, buying prescription medications and how to assess new "miracle drugs." Glossary of medical terms. Indexes.

Purchase from: Consumer Reports Books,
US $5.50

PURCHASE AND CARE OF CLOTHES by Linda DiMarco et al. Toronto: Ontario Association for the Mentally Retarded and The Ministry of Consumer and Commercial Relations, 1980. 92 leaves, 3p.

Initially developed as a manual for teachers of the developmentally handicapped, this publication provides very basic information which may also interest life skills instructors, or persons with little knowledge of the subject. Comprised of three sections, the first--"Before You Buy"--includes clothing inventory charts and information about seasonal dressing, choice of fibres and color co-ordination. Topics in the second part discuss shopping for clothing, and range from comparison shopping and dealing with salespeople to using size charts and reading labels. A final section addresses caring for clothing, including washing, drying, and ironing, drycleaning, and other subjects. Most topics provide suggested learning activities. Information about refunds, exchanges and consumer complaints, is also included. Bibliography.

Purchase from: Ontario Association for the Mentally Retarded,
$7.00

PROFESSIONAL SERVICES

BEFORE YOU DIE: A THOUGHTFUL AND PRACTICAL GUIDE TO PLANNING FOR DEATH by Leondard Knott. Toronto: Personal Library, 1982. 128p.

Written in a positive, breezy style, this book provides information and advice about an often intimidating subject. Replete with light anecdotal material, the guide outlines the plans that need to be made in preparation for death, identifying options and pitfalls to avoid. Encouraging readers to plan ahead to ensure that their wishes are known and to spare survivors unnecessary turmoil, the book discusses making a will, recording one's estate, living wills, anatomical donations, obituaries, planning a funeral, memorials and other topics. An appendix provides forms to help persons document their last wishes and their property. Bibliography.

Purchase from: John Wiley and Sons Canada Limited, $10.95

THE CHOICE IS YOURS: MAKING CANADA'S MEDICAL SYSTEM WORK FOR YOU by Gerald P. Turner and Joseph Mapa. Toronto: McGraw-Hill Ryerson, 1981. 120p.

Written by two administrators of a large Toronto hospital, this straightforward and readily comprehensible consumers' guide is designed to help readers achieve the best health care possible by playing an active role in health care decisions. With emphasis upon knowing what alternatives exist, what questions to ask, and how to assess the responses provided by health care professionals, the book discusses choosing a doctor or hospital, deciding upon surgery, the hospital environment, proper drug use, nursing homes, homes for the aged and voluntary agencies. Chapters also deal with effective complaining, the financial aspects of health care, and quackery. The book provides a brief list of suggested readings, a glossary of common medical terms and an index.

Purchase from: McGraw-Hill Ryerson Limited, $9.95

ITS YOUR CHOICE: THE PRACTICAL GUIDE TO PLANNING A FUNERAL by Thomas C. Nelson. Glenview, Ill: Scott, Foresman and Co., 1982. 110p.

This "Consumer Action Project" by the National Retired Teachers Association and the American Association of Retired Persons informs consumers of their options when planning a funeral, and how to avoid unnecessary costs. Though it is not designed to offer advice about personal or religious issues, the book provides practical consumer information in the following areas: necessary immediate arrangements, dispositions and ceremonies, funeral requirements and costs, additional services, caskets, cemetery plots, financing the funeral, and resources that can provide further information. The several appendices include a checklist of tasks for survivors, a listing of memorial societies in the United States and Canada, and forms designed to assist with price comparison and personal planning. A list of further reading is also provided. While prices, requirements and most resources cited are American, the planning process addressed by the book should be of interest to Canadians.

Purchase from: Gage Publishing Limited, $4.95

TOYS

CHOOSING TOYS FOR CHILDREN: FROM BIRTH TO FIVE by Barbara Kaban. New York: Schocken Books, 1979. 176p.

Written by an expert in preschool education and researcher in the field, this guide is designed to help consumers--both parents and professionals--choose among the many brandname toy products on the market. Included are those toys readily available to consumers and which meet the author's specific guidelines for toy selection, including safety, durability, educational value, ability to arouse interest and provide enjoyment, and other criteria. In the six chapters which discuss choosing toys for specific age groups, the author relates level of development to the characteristics of different types of toys and describes the play value of specific products. Additional chapters deal with homemade toys, displaying and storing toys, toys for travelling, books and television. The appendix provides a listing of some American toy manufacturers and additional sources of information.

Purchase from: Book Centre Inc.,
$13.95

THE TOY REPORT: A BUYER'S GUIDE TO TOYS by the Canadian Toy Testing Council. 1982/1983 ed. Ottawa: Canadian Toy Testing Council, 1982. 216p.

This toy buying guide presents the findings of tests and evaluations conducted on over 1,000 children's toys by the Canadian Toy Testing Council. Designed to help consumers choose wisely among the many toys on the market, ratings are based on the toys' design, function, safety, durability, packaging and play value. Arranged in easy-to-read table format, the entry for each toy includes manufacturer, rating ("highly recommended" to "not recommended"), suitable ages, price range and comments. The many types of toys examined include plush and wheel toys, dolls, construction toys, toys for solitary, imaginative and outdoor play, electronic games, puzzles, models, science and crafts kits, and art supplies. This informative annual publication includes a directory of manufacturers and index.

Purchase from: Canadian Toy Testing Council,
$3.50

HOUSING AND ENERGY

HOUSING AND ENERGY

BUYER'S HANDBOOK FOR COOPERATIVES AND CONDOMINIUMS by Steven James Lee. 2nd ed. New York: Van Nostrand Reinhold, 1982. 337p.

This American handbook offers help to persons planning to rent or buy a co-operative or condominium. After explaining how co-operatives and condominiums work and examining the rent/buy decision, the author discusses many facets of the project including: finding units which are for sale, calculating monthly cost, assessing the unit, its facilities and community, negotiating and working through the purchase, and financing the deal. An additional chapter discusses conversions of rental units to condominiums or co-operatives. The book provides several worksheets for personal calculations as well as numerous appendices of sample condominium and co-operative documents, financial tables, a glossary and other information. Of special value to Canadians planning to rent or buy in the United States. Index.

Purchase from: Gage Publishing Limited, $21.95 for paperback

BUYING AND SELLING A HOME by Yolanta Lewis. Toronto: Community Legal Education Ontario, 1979. 45p., 27p.

Arranged in four parts, this publication deals with the legal aspects of buying or selling a home, as well as some financial considerations when buying. The initial section addresses the nature of mortgages, and the immediate and ongoing expenses of home buying, and can help readers decide whether this option is affordable. A second part discusses the legal aspects of buying or selling one's home--from the Agreement of Purchase and Sale to the closing. Some additional considerations particular to selling are addressed in the third section, and topics relevant to owning a condominium are covered in the fourth. How a condominium corporation is created, rights and obligations of the unit owner, advantages and disadvantages of ownership, and considerations when reselling the unit, are among the topics examined. Information is presented in easy to read language and format. A listing of legal resources in Ontario is also provided. An insert updates the publication.

Purchase from: Community Legal Education Ontario, $7.10

THE CANADIAN WOOD HEAT BOOK: A COMPLETE GUIDE AND CATALOGUE by Gordon Flagler. Toronto: Deneau and Greenberg, 1979. 295p.

Describing wood heat as economical and efficient, but stressing the need for safety, Flagler discusses how to choose a wood heater and how to install and maintain it. Written by a journalist who has been part of the "back-to-the-land" movement, the author also deals with where to get a supply of wood and how to cut, season and store it. The book includes a comprehensive listing of woodstoves and accessories on the market. Entries cite model, supplier, type of material, special features, price and other information. The book includes illustrations and tables, an appendix of provincial forestry departments, bibliography and index.

Purchase from: University of Toronto Press, $9.95

THE CONSUMER HANDBOOK OF SOLAR ENERGY FOR THE UNITED STATES AND CANADA by John H. Keyes. Dobbs Ferry, N.Y.: Morgan and Morgan, 1978. 273p.

Compiled by a researcher in the field of solar energy applications, this comprehensive consumer's guide helps readers assess the practicality of using solar energy in their own environment, and assists in shopping for solar equipment. Among the topics discussed are: how to assess one's own solar heating needs and the size of collector required, advantages and disadvantages of different types of solar equipment, ways to calculate the performance of a particular collector in one's own home, and costs involved. The eleven appendices include a checklist for shopping for solar equipment, and a listing of unscrupulous practices in the field. The book is well illustrated, and contains many tables of useful data which the author suggests are not readily available elsewhere.

Purchase from: Holt, Rinehart and Winston of Canada Ltd., $15.95

CONSUMER REPORTS MONEY-SAVING GUIDE TO ENERGY IN THE HOME by the Editors of Consumer Reports Books. Rev. ed. Mount Vernon, N.Y.: Consumers Union, 1982. 141p.

In this publication, the authors first discuss the home as an "energy system" then describe how to manage home energy efficiently and economically. Energy-saving measures ranging from weather stripping, stormwindows and insulation to fireplace add-ons, electric fans and solar water heaters are addressed, as the authors explain ways to ensure energy efficient heating, airconditioning and water systems. Ratings for many brandname products are provided, and tips for selecting a contractor are also offered. Conserving energy through using major appliances wisely is discussed. The book includes many illustrations, tables and an index.

Purchase from: Consumers Union, US $10.75

FINDING, RENTING AND FURNISHING A PLACE OF YOUR OWN by Sheila A. O'Neill. Toronto: Ontario Association for the Mentally Retarded and the Ontario Ministry of Consumer and Commercial Relations, 1981. 124 leaves.

Originally compiled as a manual for instructors of the developmentally handicapped, this publication contains very basic information also helpful to life skills teachers and others with little knowledge of the subject. Comprised of three parts, the first section discusses the different types of rental accomodations available, factors to consider when making a choice of accomodation type, and where and how to look for a place to live. A second section deals with the lease or tenancy agreement, questions that often arise when renting, and preparations for the move. A final part covers furnishing, decorating and maintaining the home. Most chapters also suggest learning activities. Bibliography.

Purchase from: Ontario Association for the Mentally Retarded, $7.00

FOR SALE BY OWNER: SELL YOUR OWN HOME AND SAVE THOUSANDS by Russell Oddy. Vancouver: International Self-Counsel Press, 1980. 89p.

In this practical book, an experienced real estate broker discusses how to sell one's own home independant of involvement by big realtors. The author provides advice for effective home selling from the initial steps of preparing, pricing, and advertising the property, to the final ones involved in closing the sale. The author includes a sample agreement of purchase and sale suitable for Ontario, and also briefly identifies considerations when selling a condominium. Glossary of commonly used real estate terms.

Purchase from: International Self-Counsel Press, $3.50

A HOME SELECTION GUIDE by the Canada Mortgage and Housing Corporation. Rev. ed. Ottawa: CMHC, 1982. 36p.

This government brochure, in workbook format, provides very basic information to assist persons planning to change accomodation. The first of three sections suggests questions to help readers determine what they need and can afford. The second and third parts identify different types of rental and ownership arrangement and help readers recognize advantages and disadvantages of renting or owning a home. Housing costs, as well as legal and insurance aspects of renting and ownership, are discussed briefly. The booklet includes forms to help readers project a budget, and definitions of common housing terms.

Available from: Canada Mortgage and Housing Corporation, Free

HOW TO INSPECT A HOUSE by George Hoffman. New York: Dell Publishing, 1979. 198p.

This easy-to-read handbook teaches buyers and owners how to appraise a house from foundation to rooftop. Written by a house inspector, the author first orients readers to how a house is built, then discusses what to look for when evaluating its structure. Addressing both the exterior and the interior of the building, foundation, wiring, heating, plumbing, roofing, insulation and other features are examined. The author also shows how to make an offer on the home. Much guidance also applies to assessing apartments and other types of residence and the book includes a brief appendix on condominiums. A convenient home inspection checklist is also provided. Illustrations, glossary, bibliography and index.

Purchase from: Dell Distributing, $5.75

HOW TO SELL YOUR OWN HOME: PLUS EXPERT ADVICE ON HOW TO BUY by A. Vendor. Edmonton: Hurtig Publishers, 1982. 128p.

In this straightforward, step-by-step guide, an anonymous real estate agent provides advice about selling one's own home and consequently saving the realtor's commission. Discussion ranges from establishing the price, and advertising the property, to writing the agreement of sale and finally giving possession of the premises. A shorter section addresses financial planning and other considerations when purchasing a home. Final brief chapters provide additional advice from other experts involved in house buying and selling, including a lawyer, mortgage broker, builder and salesman. Glossary of real estate terms.

Purchase from: Hurtig Publishers Ltd., $7.95

INSPECTING A HOUSE: A GUIDE FOR BUYERS, OWNERS AND RENOVATORS by Alan Carson and Robert Dunlop. Toronto: General Publishing, 1982. 268p.

Written by two professional home inspectors, this book provides useful information for both inspecting and renovating one's home. Comprised of two parts, the first and major section explains what to look for when assessing a house. Exterior and interior characteristics, plumbing, heating, electrical service, insulation, basement and attic are among the features discussed. The second section deals with planning and supervising a renovation project--including developing a budget, selecting a consultant or contractor, and writing the contract. Factors to consider if doing the job oneself are also covered. This easy-to-read book provides many illustrations, a glossary of terms, and index.

Purchase from: General Publishing Co. Limited, $9.95

REAL ESTATE BUYING/SELLING GUIDE FOR ONTARIO by Stanley M. Rose. 5th edition. Toronto: International Self-Counsel Press, 1981. 201p.

Written by a lawyer interested in both consumer protection and real estate, this non-technical book provides much useful information about buying, selling and financing a home. After briefly discussing how to estimate costs of new housing and what is affordable, important aspects of how to choose and purchase or sell a home or condominium are explained. Contracts, mortgages, tax considerations, property transactions with non-residents and lawyers' services are among the other topics discussed. The book included a list of HUDAC offices in Ontario and numerous sample documents.

Purchase from: International Self-Counsel Press, $6.50

RESORT CONDOS AND TIMESHARING: BUYER BEWARE! by Michael M. Coltman. Vancouver: International Self-Counsel Press, 1981. 119p.

This easy-to-read consumer's guide identifies both advantages and potential pitfalls of investing in resort condominiums or timesharing units. The first section, comprised of three chapters, explains how condominium hotels operate--including rental arrangements, contracts and fees--and identifies questions to ask when considering this option. A second part, consisting of six chapters, deals with timesharing units. Types of arrangement, exchange networks, manager rights and responsibilities, and what to consider when shopping for a unit are discussed. Information is intended to equip potential buyers for further investigations in the marketplace. The book includes a listing of timeshare resorts in Canada and the United States, arranged by region, and sample contracts.

Purchase from: International Self-Counsel Press, $4.50

MONEY MANAGEMENT

BANKING AND TRUST COMPANIES

THE CANADIAN TRUST INDUSTRY by The Trust Companies Institute of Canada. Toronto: McGraw-Hill Ryerson, 1980. 136p.

This book provides an overview of the trust industry in Canada, offers a detailed description of its services, and discusses prospects for its future. Personal and corporate trust services, deferred income plans, mortgages, loans and real estate services are among the programs described. Chapters are also devoted to professionalism in the field and to the Trust Companies Association of Canada. The book is intended to provide information for both professionals and lay persons with an interest in the trust industry. It includes appendices and index.

Purchase from: McGraw-Hill Ryerson Limited, $22.95

EVERYONE'S GUIDE TO BASIC BANKING by H. Mills. Edmonton: Somenos Publications, 1982. 95p.

Designed to increase understanding of personal finances and to build confidence in banking skills, this book teaches the reader how to handle everyday banking. In addition to discussing how to open different kinds of accounts, it explains methods of depositing money and the various types of interest available on deposit accounts. Information and instruction are also provided about withdrawal and chequing procedures, passbooks, bank statements, and personal record keeping. Final chapters address aspects of closing or transferring accounts as well as "self" banking procedures, such as use of automated tellers and 24-hour depositories. The information provided in this reference is generalized for relevance to all banks, and is illustrated with helpful examples.

Purchase from: Somenos Publications, $8.95

TRUSTS AND TRUST COMPANIES IN CANADA: WHAT YOU NEED TO KNOW TO AVOID GETTING TAKEN by Alix Granger. Vancouver: International Self-Counsel Press, 1978. 92p.

Written by an investment analyst, this book first explains what trusts are, then how to set up a trust and ensure its satisfactory management. After reviewing the different kinds of personal trusts available, the author provides information about selecting, compensating and evaluating trustees. Ways of monitoring the dispersal of funds are discussed, as well as courses of action for those dissatisfied with how the trust is handled. The book is written in easy to understand language and includes examples of trust account statements. Addresses of provincial trust company inspectors, and explanations of common trust terms are also provided.

Purchase from: International Self-Counsel Press, $3.95

CHILDREN AND MONEY

CHILDREN AND MONEY MANAGEMENT, edited by the Money Management Institute. Prospect Heights, Ill.: Household International, 1981. 28p.

This booklet provides guidelines for adults wanting to teach their child--whether preschooler or high school student--about money management. After stressing the importance of parents as models, and suggesting guidelines for parent-child interactions, the booklet discusses the ways in which children acquire money--for example, allowances and paid jobs--then the "learning experiences" in which children spend, save, and invest it. Spending plans, shopping, banking, credit, employment and stock ownership for children are dealt with briefly. An additional section relates age level to money management expectations and tasks. The booklet includes a short list of additional reading resources.

Purchase from: Household Finance Corporation of Canada, $.75

HOW TO TEACH YOUR CHILDREN ABOUT MONEY by Chris Snyder. Toronto: MacMillan, 1982. 161p.

In this book, an expert in money management teaches parents how to help their children develop skill in handling money. Working from his belief that children develop money skills through modelling parents, and through experience, the author identifies an appropriate role for money within the family setting and discusses how to involve children in family budget decisions. Allowances and helping children learn to earn, save, borrow and invest money are also discussed. Parents are further shown how they can encourage their children to spend money wisely through shopping for value. Some chapters identify additional learning activities. Bibliography.

Purchase from: Gage Publishing Limited, $8.95

TRAINING YOUR CHILDREN TO HANDLE MONEY by Malcolm MacGregor. Minneapolis, Minn.: Bethany Fellowship, 1980. 139p.

Working from a basic Christian perspective, this parents' guide deals with teaching children constructive attitudes toward money, as well as raising practical money management issues. Comprised of four parts, an initial section first discusses parental attitudes which lead to problems in the teaching task, then identifies what is necessary for success. Allowances, part-time jobs, and common childhood problems such as losing, overspending or hoarding money, are addressed in the second part. Numerous job ideas for children of all ages are presented in the third. Saving and spending plans are also explained. Final chapters deal with personal record keeping, and include sample saving and spending records for children.

Purchase from: Beacon Distributing, $4.75

CREDIT AND MORTGAGES

CREDIT, DEBT AND BANKRUPTCY: HOW TO HANDLE YOUR PERSONAL FINANCES by Allan A. Parker. 5th edition. Vancouver: International Self-Counsel Press, 1981. 103p.

In this introduction to Canadian credit, debt and bankruptcy law, a lawyer experienced in the field of consumer credit explains how the credit industry operates and how to get out of debt. After discussing the nature of credit and the problems associated with it briefly, the kinds of institutions and entrepreneurs which grant credit are identified and elements of credit contracts examined. Subsequently, the costs of credit services, and the nature of credit reporting agencies are reviewed. Following an outline of common debt collection strategies, the author devotes the final chapters to a variety of solutions to debt problems, ranging from budgeting to declaration of bankruptcy. Several examples of communications between creditor and consumer are included. An appendix lists some Canadian consumer-debtor services available at federal, provincial and municipal levels.

Purchase from: International Self-Counsel Press, $5.95

MORTGAGES AND FORECLOSURES: KNOW YOUR RIGHTS by David M. Goldenberg. Vancouver: International Self-Counsel Press, 1983. 105p.

Written by a lawyer for the layman, this practical guide explains a borrower's rights and responsibilities in relation to his mortgage, and what can happen should he fail to make payments. After examining basics, such as what a mortgage is, the different types of mortgages, and how to apply for, maintain, and renew one, the author deals with what the lender can do if the borrower defaults and subsequent options open to the borrower. Arranging legal defence in the event of court action is one of the topics considered.

Purchase from: International Self-Counsel Press, $5.95

A PRACTICAL CANADIAN MORTGAGE GUIDE: A MUST FOR OWNERS, BUYERS OR ANYONE IN REAL ESTATE by Richard Steacy. Revised edition. Toronto: General Publishing, 1979. 158p.

This easy-to-read, practical guide provides the information needed to assess mortgage alternatives. In addition to explaining elements basic to mortgages, such as amortization, mortgage acceleration and renewal, the author discusses repayment schedules and how to work out monthly payments. As well as describing thirteen types of mortgages, the author provides some mortgage buying tips and an indication of costs involved. Legislation relevant to Canadian mortgages is discussed and Canadian Mortgage and Housing Corporation and National Housing Association loans are described. The book includes definitions of real property terms and provides interest rate tables helpful in clarifying costs to borrowers.

Purchase from: General Publishing Co. Limited, $5.95

INSURANCE

CHOOSING LIFE: HANDBOOK OF CANADIAN LIFE INSURANCE PRODUCTS AND PRICES, 1983 by Stone and Cox Ltd. Toronto: Stone and Cox, 1983. 64p.

This aid to comparison shopping provides listings of current prices of many life insurance products available in Canada. After briefly describing broad types of life insurance on the market, the authors present numerous tables of data which allow comparison of the annual insurance premiums offered by many Canadian insurance companies. The tables however, are not adjusted to reflect specific contractual differences between the products cited. The booklet includes listings of special life insurance rates for non-smokers, and cites interest rates for dividends left on deposit. Some of the data, which has been provided by the life insurance companies themselves, may be best understood by persons with some familiarity with life insurance concepts. Annual publication.

Purchase from: Stone and Cox Ltd., $6.00

HANDBOOK OF INSURANCE TERMS AND CONCEPTS by Marshall W. Reavis. Clarendon Hills, Ill.: Insurance Education Specialists, 1981.

This book defines and explains over 1100 terms and concepts used in personal, commercial, casualty, life and health insurance. The book is designed to clarify concepts for practitioners and students in the insurance field as well as to offer helpful information for consumers. Entries are arranged alphabetically and cross-references are provided.

Purchase from: Insurance Education Specialists, US $6.95

THE INVISIBLE BANKERS: EVERYTHING THE INSURANCE INDUSTRY NEVER WANTED YOU TO KNOW by Andrew Tobias. New York: Simon & Schuster, 1982. 336p.

This American publication details many negative aspects of the insurance industry, and makes recommendations for changes in the field. Through identifying inequities in the way insurance businesses operate, the author attempts to put consumers on an equal footing with the industry and ultimately promote better insurance decisions. Although most of the book examines how the industry operates, one chapter offers counsel for buying different types of insurance. The book provides several appendices--including some tables of morbidity rates and other data. Bibliography and index.

Purchase from: Musson Book Company, $20.95

LIFE INSURANCE AND YOU: A HANDBOOK FOR CONSUMER PROTECTION by William E. McLeod. Don Mills, Ont.: General Publishing, 1981. 290p.

In this consumer's guide to life insurance, McLeod provides information to assist persons in choosing the kind of insurance which best meets individual needs and which will help consumers to avoid insurance rip-offs. Term, participating and mortgage insurance are examined, as well as special considerations in assessing insurance policies for women, children and non-smokers. Group insurance, life insurance, RRSPs, and borrowing on a life insurance policy, are also discussed. The reader is alerted to questionable sales practices in the industry and supervisory agencies are identified. The several tables of statistics --including those which compare premium prices to cash surrender values offered by fifty-five insurance companies--are helpful aids to comparison shoppers. Glossary of life insurance terms.

Purchase from: General Publishing Co. Limited, $9.95

PERSONAL FINANCES

THE CANADIAN MONEYSAVER. Published by Ennis-Kell Publications. Nine issues annually.

Bearing the caption "A Newsletter Devoted to Saving You Money," this publication--of about fifteen pages each issue--offers information and tips relating to financial planning, investing, taxes and economical shopping. An additional brief section deals with issues relevant to the small businessman. Letters and books columns. Annual index available.

Purchase from: The Canadian MoneySaver, $18.00 annual subscription

CANADIAN REAL ESTATE: HOW TO MAKE IT PAY by Richard Steacy. 5th edition. Don Mills, Ont.: Musson, 1981. 290p.

Written by a real estate expert who has authored many books and articles on the subject, this book is comprised of eighty-one brief chapters devoted to a wide range of topics related to real estate investment--especially buying a home. While information is provided to help in selecting a house and making an offer, different kinds of mortgages are also discussed. In addition to dealing with buying a cottage, mobile home, farm business and several other types of real estate, selling and leasing property are considered. Designed as a handbook for buyers, sellers, consumers and professionals, topics range from the "value of money" and "capitalization" to insurance, tax considerations, and what to do about a "bad deal." The book includes definitions of real estate and building terms.

Purchase from: Musson Book Company, $16.75

THE CANADIAN WOMAN'S GUIDE TO MONEY by Monica Townson and Federick Stapenhurst. Revised edition. Toronto: McGraw-Hill Ryerson, 1982. 203p.

This book is designed to help women increase their understanding of money matters, and to manage their finances more effectively. Written in a straightforward style by two economists, it provides much information about financial planning, budgeting, investment, credit, life insurance, taxes, and planning for retirement. In addition to addressing the special concerns of divorced, separated and widowed women, the book discusses options available for women returning to the work force. A final chapter identifies sources of help for persons with money concerns. The book includes a substantial bibliography and an index.

Purchase from: McGraw-Hill Ryerson Limited, $9.95

CEN-TA GUIDE TO INCOME TAX IN CANADA by David Ingram and Betty Scott. 10th edition. Revised and expanded by Betty Scott. Surrey, B.C.: Hancock House Publishers, 1982. 159p.

Published as a supplement to the financial services offered by Ingram's CEN-TA offices, this handbook, suitable for the average citizen, explains current Canadian income tax requirements, and shows readers how to minimize taxes. Moving from line to line in the income tax return form with an eye to saving money, the authors deal with how to calculate income from employment, pensions, self-employment and other sources, and how to work out deductions, exemptions, tax credits and taxes due. Now revised annually, the current edition is valid to December 31, 1983.

Purchase from: Hancock House Publishers, $7.95

THE DELANEY REPORT ON RRSPS by Tom Delaney. 5th ed. Toronto: McGraw-Hill, 1983. 231p.

Written by a financial advisor and annuity broker expert in the field of RRSPs, this easy-to-read guide is designed to help consumer choose wisely among the great variety of plans on the market. The author first explains what RRSPs are, and the different types available, then helps readers evaluate their current RRSP program. New RRSP maturity evaluate their current RRSP program. New RRSP maturity options are examined as well as private pension plans. An additional chapter provides numerous tables which indicate performance and rankings of most available RRSP plans.

Purchase from: McGraw-Hill Ryerson Limited, $9.95

THE FINANCIAL POST'S NEW MONEY MANAGEMENT BOOK: LOTS OF WAYS TO PROTECT YOUR CASH FROM SHRINKAGE AND THE TAX MAN, edited by Robert L. Perry. Toronto: MacMillan, 1979. 154p.

This collection of thirty-two brief articles contributed by thirteen different authors, is based largely on items which have appeared in the Financial Post or The Financial Post Magazine. Designed to provide tips for the effective "husbandry" of one's assets, the book identifies ways to minimize the impact of inflation and personal taxes. Several chapters discuss investing in stocks--both selecting them, as well as managing the portfolio. Investment in art, coins, snuff boxes, carpets, old maps and Canadian films are also reviewed. The value of RHOSPs, RRSPs, income averaging annuities, and the appropriate use of a lawyer or accountant, are among the other topics addressed. A final chapter deals with personal bankruptcy.

Purchase from: Gage Publishing, $8.95

FINANCIAL TIMES OF CANADA NO-NONSENSE GUIDE TO RRSPs, RHOSPs AND OTHER TAX SHELTERS by Steven Kelman. Toronto: Metheun, 1983. 147p.

Written by the Investment Editor of the Financial Times, this book provides information to help persons choose the retirement savings plan which best meets their individual needs, and explores alternatives for people whose RRSPs have matured. In addition to guaranteed, fixed income, equity and self-directed RRSP plans; life insurance, group and spousal plans are examined. RHOSPs are discussed as a better option for some people, and Deferred Profit Sharing Plans are addressed as a further kind of tax shelter. This easy-to-read and informative book includes several tables--some of which allow comparison of plans offered by different financial institutions.

Purchase from: Metheun Publications, $7.95

GUIDELINES FOR FAMILY BUDGETING 1983 by the Social Planning Council of Metropolitan Toronto. Toronto: Social Planning Council, 1982. 204p.

This publication, which incorporates earlier budget guidelines for single parents and for the elderly, and which updates the 1981 family guide, contains much information relevant to projecting minimal annual individual or family expenditures. After providing detailed explanations of the standards employed, the Council projects basic food, clothing, housing, health and personal care, transportation and recreation costs for various family groups, based on current prices in the Toronto area. The publication includes sample standard budgets for several different family types, including one and two parent, elderly and single families. Several tips for economizing, a listing of helpful resources in the Toronto area, and bibliography are also provided.

Purchase from: Social Planning Council of Metropolitan Toronto, $15.00

INVESTMENT TERMS & DEFINITIONS: A GUIDE TO CANADIAN STOCKS AND BONDS PLUS AN INVESTMENT GLOSSARY. Toronto: Canadian Securities Institute, 1981. 55p.

The author's belief that investing wisely in Canadian securities can offset the effects of inflation and help persons to build a secure future, led to the production of this booklet which provides basic information for the uninitiated about what it means to invest in securities. After discussing how the Canadian capital market operates, and the types of organizations that issue securities, the nature of bonds, debentures, preferred and common stocks is explained, as well as what to consider when managing one's investments. Information is arranged to answer specific questions. The investment glossary--which comprises about one-fifth of the booklet--provides concise definitions of investment terms.

Purchase from: The Canadian Securities Institute, $1.25

MAKING A WILL by Community Legal Education Ontario. Toronto: CLEO, 1982. 30p.

Designed to provide general information for the layman, rather than a complete statement of the law, this book covers many pertinent aspects of making a will. Important subject areas discussed in initial chapters include: what a will is, the legal requirements for making a valid will, the consequences of not making one, and the process for changing or revoking it. An additional section deals with the process by which a will is executed, including the role of the executor or administrator, lawyer's fees and income tax. The book is written in simple, direct language, with some material provided in response to specific questions. A short appendix explains dependants' relief applications. The booklet includes a directory of various sources of advice and information.

Purchase from: Community Legal Education Ontario, $7.10

MIKE GRENBY'S MONEY BOOK: HOW TO SURVIVE CANADA'S INFLATION. 2nd ed. Vancouver: International Self-Counsel Press, 1979. 169p.

Described as a "cheery miser," this financial columnist for the Vancouver Sun shows how to manage money wisely during inflationary times, without unduly restricting one's enjoyment of life. In addition to discussing the decision to buy or rent a home, moving and settling expenses, and considerations when buying a car, Grenby reviews significant aspects of financial planning for marriage, adding a baby to the family and retirement. Advice about using credit, obtaining insurance, banking and investing is also offered. Tips for economical shopping, travel, and entertainment are included. This easy-to-read publication provides a good introduction to factors which contribute to effective personal money management.

Purchase from: International Self-Counsel Press, $5.50

MONEY HANG-UPS by Bob Weinstein. Toronto: John Wiley, 1982. 162p.

This well written book attempts to help readers become better money managers through recognizing and overcoming debilitating attitudes toward money. The first of two sections, provides some history and much discussion of the psychology of money, identification of problematic money attitudes and their origins. The second part describes ways to overcome money hang-ups. Topics include: setting realistic goals, budgeting, securing and using financial advice, spending money wisely, making sound investments, and other tactics. Index.

Purchase from: John Wiley and Sons Canada Limited, $7.95

PERSONAL FINANCE FOR CANADIANS by Kathleen H. Brown. Scarborough: Prentice-Hall, 1981. 355p.

Developed as an introductory text for a course in personal finance, this book provides much practical information about personal finance as well as exploring its broader social context. Credit, mortgages, personal income tax, spending and savings plans, wills, insurance, investments, pensions, stocks, bonds and mutual funds, are among the major topics discussed, with the assistance of illustrative tables, graphs and sample documents. Each chapter includes objectives, review questions and references. Index.

Purchase from: Prentice-Hall Canada Inc., $15.50

PROBATE GUIDE FOR ONTARIO: A STEP-BY-STEP GUIDE TO PROBATING AN ESTATE by Laurence C. Caroe. Vancouver: International Self-Counsel Press, 1983. 92p.

Written by a lawyer in easy-to-read language, this publication instructs readers in how to probate an estate and save the legal fees-provided taxes are not payable on the estate, and there are no unusual legal complications. Alternately, the book provides a helpful orientation for readers who employ lawyers for the task. Through explaining documents, terms and procedures, the author describes the role of executor or administrator in assessing assets of the deceased, notifying creditors and transferring assets to the beneficiaries. Tax problems, the rights of common-law spouses and illegitimate children to assets, and survivors' rights under the Canada Pension Plan, are among the topics discussed. A convenient Personal Representatives' Checklist and many sample documents are included. Glossary.

Purchase from: International Self-Counsel Press, $9.95

SYLVIA PORTER'S NEW MONEY BOOK FOR THE 80's. Garden City, N.Y.: Doubleday, 1979. 1305p.

This encyclopedic American volume provides information and advice about virtually every aspect of personal and family finances. As well as identifying how to save money when shopping for a large array of products and services--for example, food, clothing, beauty aids and holidays--the book provides helpful information in many related areas, such as how to plan a garden, ways to reduce shoe bills and tips for jewelry care. In addition to offering advice about basic money management concerns--for example budgeting, banking, obtaining credit, and investment alternatives--many other salient topics are addressed, such as what to consider when buying a home or car, changing jobs or planning post-secondary education. Although some information included in this publication is relevant only to the United States, much advice is also of interest to Canadians. Index.

Purchase from: Doubleday Canada, $37.50

TAX LAW HANDBOOK: A GUIDE TO CANADIAN COURT CASES by Audrey A. Wakeling. 3rd rev. ed. Vancouver: International Self-Counsel Press, 1983. 125p.

Considered "especially useful for students, accountants, lawyers and business people with complicated tax matters to deal with", this book explains Canadian tax legislation, how it is interpreted, and how it can be used to minimize taxes. Written by a lawyer with special knowledge in the field of tax law, this resource cites many relevant court cases in its detailed analysis of tax legislation and its applications. Laws relevant to assessing income--from employment, investment, business or property--are discussed, as well as those relating to working out taxable income and taxes due. Other significant subject areas examined include: sources of income tax law, its administration, corporate tax law, capital cost allowances, and non-resident taxes.

Purchase from: International Self-Counsel Press, $11.95

TAX SHELTERS FOR CANADIANS: HOW TO SAVE MONEY ON YOUR TAXES--WHATEVER YOUR INCOME! by W.E. McLeod. 7th edition. Vancouver: International Self-Counsel Press, 1983. 147p.

Designed to identify advantages and pitfalls and to help consumers to choose wisely, this book critically assesses a broad range of tax shelters in Canada. Written by an MBA graduate who teaches college-level personal finance and business courses, the book evaluates RRSP, RHOSP, mututal funds, life insurance, and deferred profit sharing plans. MURBS (multiple unit residential buildings), oil and gas leases, tree farms, films and business sidelines are also examined.

Purchase from: International Self-Counsel Press, $5.95

RETIREMENT

RETIREMENT: A GUIDE FROM THE CANADIAN LABOUR CONGRESS revised by Murray Cotterill. Ottawa: Canadian Labor Congress, 1983. 62p.

This substantial booklet provides practical advice about many aspects of preparing for and adjusting to retirement. Planning a budget, housing, health, use of leisure time, and sources of government assistance, are the major subject areas discussed in this down-to-earth guide. The publication includes charts to assist with budget planning.

Purchase from: Canadian Labour Congress, $2.00

RETIREMENT GUIDE FOR CANADIANS: PLANNING MAKES THE DIFFERENCE by Henry S. Hunnisett. 6th ed. Vancouver: International Self-Counsel Press, 1983. 295p.

In this guide, the author, himself a retiree who has been involved in pre-retirement education, describes how careful planning can help make the retirement years both enjoyable and financially secure. Addressing both the psychological and financial aspects of this lifestage, the author first deals with psychological reactions to retirement, the need to plan for increased leisure time, and adjustments in personal and family relationships. Turning next to financial matters, Hunnisett discusses how to project retirement income, post-retirement budgeting and ways to increase financial security after officially leaving the workforce. Chapters on choice of residence, maintaining a healthful lifestyle and estate planning are also included. Four appendices, one a retirement checklist, supplement the text.

Purchase from: International Self-Counsel Press, $7.95

RIGHTS, RESPONSIBILITIES, REDRESS

RIGHTS, RESPONSIBILITIES, REDRESS

AVOID A RIP-OFF by David Wires. Toronto: Forum House, 1982. 149p.

Written by a lawyer, for the layman, this book discusses the general legal principles and rules which govern consumer-business relationships. In addition to outlining relevant aspects of federal and provincial consumer legislation, consumer rights and responsibilities in relation to product liability, contracts, ownership, credit, insurance and other topics are discussed. Some information for preventing or dealing with problems is also included. The book provides sample insurance agreements and complaint letters.

Purchase from: Coles Publishing Co. Ltd., $2.00

THE CANADIAN PATIENT'S BOOK OF RIGHTS by Lorne Elkin Rozovsky. Toronto: Doubleday, 1980. 162p.

This "Consumer's Guide to Canadian Health Law" is written in direct non-technical language by a lawyer expert in the health field. After identifying the shortcomings of the American patients' bill of rights, the author discusses Canadian patients' rights, including standards of care, choice of doctor, consent to treatment, confidentiality of records, hospital insurance and other relevant topics. Additional chapters deal with laws governing health care in the areas of abortion, death, mental illness and communicable disease. Methods of complaint for dissatisfied patients are also addressed. The several appendices provide listings of provincial medical, dental and pharmaceutical licensing authorities and some professional associations. Bibliography and index.

Purchase from: Doubleday Canada, $8.95

CONSUMER ACTIVISTS: THEY MADE A DIFFERENCE: A HISTORY OF CONSUMER ACTION RELATED BY LEADERS IN THE CONSUMER MOVEMENT by the National Consumers Committee for Research and Education. Mount Vernon, N.Y.: Consumers Union Foundation, 1982. 365p.

This publication is comprised of twenty-six articles contributed by eighteen current and past leaders of the American consumer movement, who, in relating their own experience, serve to tell the movement's story. The introduction provides an overview of the consumer effort and subsequent articles address developments in relation to co-operatives, product testing, product standards, consumer participation in business and government, organizing and lobbying, federal protection and consumer education.

Purchase from: Consumers Union Foundation, US $15.00

CONSUMER LAW by Karen Cohl. Toronto: I.P.I. Publishing, 1983. 96p.

Written by a lawyer, for the layman, this book explains consumers' rights under Canadian law. Laws relating to contracts, warranties, packaging, labelling, product safety and injuries from defective goods are among the topics examined, with recognition of provincial differences. Sources of consumer law, fair trade regulations and redress are additionally discussed. The book includes a listing of relevant federal and provincial statutes and consumer complaint departments. Glossary.

Purchase from: I.P.I. Publishing Ltd., $7.95

CONSUMER PROTECTION LAW by Gail Culp. Rev. ed. Toronto: Community Legal Education Ontario, 1979. 39p.

Although not intended as a complete statement of the law, this publication is designed to make readers aware of their important rights as consumers. In addition to examining the legal aspects of contracts, advertising, sales techniques and defective products, the publication identifies consumer rights in relation to credit, collection strategies and consumer reporting. While one brief section of the booklet is especially devoted to securing justice, each chapter additionally identifies ways to obtain help if problems arise. Information is presented clearly in layman's language and includes several examples. A listing of relevant legal resources in Ontario is provided.

Purchase from: Community Legal Education Ontario, $7.10

CONSUMER RIGHTS AND RESPONSIBILITIES: A TEACHER'S MANUAL by Michael Flynn. Toronto: Ministry of Consumer and Commercial Relations, 1981. 96p.

Designed to accompany the Consumer Rights and Responsibilities Workshop offered by the Ministry, this teacher's manual provides introductory information about consumer law and methods of redress also relevant to the general public. The first of three sections, identifies basic consumer rights and responsibilities, while a second part provides a synopsis of relevant consumer legislation. Contract law, the Sale of Goods Act, the Consumer Protection Act, the Ontario Business Practices Act and aspects of the Federal Combines Investigations Act are reviewed. The final section explains strategies for obtaining redress and identifies the services offered by four consumer protection agencies--the Ministry of Consumer and Commercial Relations, Consumer and Corporate Affairs Canada, the Better Business Bureau and small claims courts. Most chapters provide review questions and learning activities, or list relevant films. Glossary and bibliography.

Available from: Ministry of Consumer and Commerical Relations, Free

FIGHT BACK AND DON'T GET RIPPED OFF by David Horowitz. San Francisco: Harper & Row Publishers, 1979. 308p.

Based on the belief that to-day's consumer needs information and assertiveness to survive in the marketplace, Horowitz attempts to impart the "savvy" and self-confidence required to be an effective shopper. In addition to chapters which deal with spotting rip-off artists and misleading advertising, the author suggests questions to ask, steps to take, as well as what to avoid in dealings with supermarkets, restaurants, banks, insurance companies, car salesmen, automechanics, professionals, and beaurocrats. Although many of the sources of help cited in the book are American, much advice should also be of interest to Canadians. The appendices include instruction on how to write an effective complaint letter and sample product record form. Index.

Purchase from: Fitzhenry & Whiteside Ltd., $4.50 (for paperback)

FRAUD & DECEIT: HOW TO STOP BEING RIPPED OFF by John W. Suthers and Gary L. Shupp. New York: Arco Publishers, 1982. 144p.

Written in an easy to understand style by two American lawyers who have specialized in the field of consumer fraud, this book covers a large number of the most prevalent types of fraud in a way that will help readers to recognize them if encountered. The book provides many examples of how frauds have been carried out and gives advice about spotting them before being taken. Types of fraud examined include: business opportunity and investment frauds, merchandising schemes, repair, home-improvement and self-improvement rackets, frauds perpetrated on businesses, and some "classic cons." Attention is also given to phoney charities and schemes intended to exploit the sick and elderly. Although the listing of consumer protection agencies provided in the book is American, the publication does include much information relevant to Canadians. Glossary of terms.

Purchase from: Prentice-Hall Canada Inc., $9.95

GETTING SATISFACTION. Supplement to the CANADIAN CONSUMER 8 (October 1978). Published by the Consumers' Association of Canada. 45p.

This publication cites numerous sources of help for Canadian consumers--from consumers' associations and federal and provincial services, to use of MPs, ombudsmen, newspaper complaint columns, small claims court and others.

Purchase from: Consumers' Association of Canada, $1.00

A GUIDE TO LEGAL AID by Bruce Futterer and Glenn Rivard. Community Legal Education Ontario, 1978. 56p.

Designed to provide general information, rather than a definitive description of the law, this booklet presents much material helpful to securing legal aid in Ontario. After discussing how to select a lawyer, and how to apply for assistance, the authors explain the many kinds of situations in which legal aid can be obtained--either as a matter of right or at the discretion of an area director. Residential requirements, financial eligibility and the right to appeal are also outlined. The publication further includes listings of legal aid area directors, legal aid clinics, and duty counsel clinics in Ontario. One appendix briefly explains the structure of the court system in Canada, while a second defines a number of common legal terms. A directory of other helpful resources in the Toronto area is also provided.

Purchase from: Community Legal Education Ontario, $7.10

A HANDBOOK OF CANADIAN LEGAL TERMINOLOGY by William J. Flynn. Rev. ed. Don Mills, Ont.: General Publishing, 1981. 117p.

Designed to help the layman understand the legal terminology found in legal documents and other sources, and as a handy resource for professionals, this handbook contains over 1200 simplified definitions of commonly encountered legal terms. Cross-references where considered helpful.

Purhase from: General Publishing Co. Limited,
$4.95

HEALTH PROTECTION AND DRUG LAWS by Health and Welfare Canada. Ottawa: Health and Welfare, 1982. 45p.

Intended primarily as a resource for health professionals, consumer advocate groups and persons interested in consumer protection law, this introductory level publication explains relevant aspects of the Food and Drugs Act and Narcotic Control Act, identifies why drug control laws are needed, and how they are implemented. The following are among the topics dealt with briefly: sources of the laws, drug classification and standards, advertising, labelling and packaging laws, monitoring drug safety, and law enforcement. Chapters include short bibliographies. Glossary.

Purchase from: Supply and Services Canada,
$2.95

HOW TO FIGHT FOR WHAT'S RIGHT: THE CITIZEN'S GUIDE TO PUBLIC INTEREST LAW by John Swaigen with Richard E. Woods and Alan D. Levy. Toronto: James Lorimer, 1981. 150p.

Written by a public advocate lawyer, this book is designed to assist laypersons and lawyers in bringing public interest cases to court. Presented in language readily understood by the layman, the book is intended to enable consumer groups, civil rights organizations and others to use the legal system effectively, whether opposing business, government or other adversaries. Comprised of three parts, the first section describes alternative ways of getting public interest cases before the courts. A second part prepares readers for problems which can arise once a hearing has been secured, and identifies effective legal tactics to employ as well as traps to avoid. Final chapters discuss laws regarding demonstrations, conspiracy, defamation, libel and slander. The author includes citations to relevant cases in chapter notes. Glossary of legal terms.

Purchase from: Clarke Irwin & Company,
$8.95 (for softcover)

LANDLORD AND TENANT LAW by Ron Krueger et al. Toronto: Community Legal Education Ontario, 1982. 41p.

This easy-to-read publication explains landlord and tenant law as it affects residential tenancies. While initial pages discuss who is affected by the law, different kinds of tenant arrangements, and the elements in a valid lease, subsequent sections describe the rights and responsibilities of landlords and tenants in relation to many important issues, ranging from security deposits, subletting and repairs to discrimination, rent review and tenants' organizations. The publication includes an annotated listing of additional references. Glossary.

Purchase from: Community Legal Education Ontario,
$5.00

LANDLORD/TENANT RIGHTS IN ONTARIO by Ron McInnes. 5th ed. Vancouver: International Self-Counsel Press, 1982. 145p.

Designed to help both landlords and tenants to understand their rights, this non-technical book, written by a lawyer experienced in the field of tenancy law, provides both parties with a "working knowledge" of the Landlord and Tenant Act of Ontario, and relevant aspects of the Residential Tenancies Act. After reviewing who is governed by the legislation, the nature of leases, and recent changes in the law, the author discusses the rights and obligations of landlords and tenants, including responsibilities in such troublesome areas as security deposits, subletting, repairs, lease-breaking, and evictions. The legal process, should unresolvable problems arise, is also outlined and sources of legal assistance are identified. A final chapter deals with rent increases and rent review. Within the seven appendices can be found a copy of the Residential Tenancies Act, Part IV of the Landlord and Tenant Act, as well as several sample legal documents.

Purchase from: International Self-Counsel Press,
$5.95

REPRESENTING THE CONSUMER: STRATEGIES FOR EFFECTIVE BOARD PARTICIPATION by Rebecca A. Cohen. Washington, D.C.: American Association of Retired Persons, 1981. 68p.

This manual, designed to help consumer representatives become more effective board/commission/panel members, helps readers to develop good communication, research, advocacy and decision-making skills. Useful for the novice as well as those with some experience, the publication discusses: learning about the history, mandate and procedures of the board, working with co-members, constituents and staff, influencing the decision-making process, using the media effectively and other topics. Checklists and case examples are used to highlight important ideas. Information about parliamentary procedure is included.

Available from: American Association of Retired Persons, Free

SMALL CLAIMS COURT by Community Legal Education Ontario. Toronto: CLEO, 1982. 70p.

While not intended as a complete statement of the law, this book provides much information about small claims court practices in Ontario. Written for the layman in easy to understand language, the publication orients the reader to situations in which he can sue, specifies limitation periods, places and amounts, and discusses as well how to settle out of court. In addition to dealing with filing a claim and preparing for the hearing, the book advises about procedures and process during the trial, judgement and appeals, and the collection of awards. A separate chapter addresses small claims court practices in Metropolitan Toronto, and includes sample claim and defense forms. Information about obtaining legal help is provided as well as a directory of sources of legal advice and assistance in Ontario.

Purchase from: Community Legal Education Ontario, $7.10

SMALL CLAIMS COURT GUIDE FOR ONTARIO by Peter Gilchrist. 4th ed. Vancouver: International Self-Counsel Press, 1980. 127p.

Written by a lawyer for the layperson, this book assists plaintiffs and defendants planning to represent themselves in small claims court, through explaining many of the intricacies of the process. After identifying the conditions under which one can sue and the costs involved, the author describes how to initiate a court action as well as what a defendant should do upon receiving a summons. Preparations for the trial, behaviour during the hearing, judgement and appeals, and finally how to collect on an award, are also discussed. An additional chapter deals with small claims charges arising from automobile accidents. Written in largely non-technical language and illustrated with many sample documents, the book provides a glossary of legal terms, and appendices of legal aid offices and small claims courts in Ontario. Other sources of inexpensive legal advice in the Toronto area are also listed.

Purchase from: International Self-Counsel Press, $4.95

YOU AND YOUR RIGHTS: A PRACTICAL GUIDE FOR ALL CANADIANS by the Reader's Digest Association. Montreal: Reader's Digest Association (Canada), 1980. 639p.

Written for the layman, in everyday langugage, this book informs Canadians about their rights, in all major facets of life, and offers numerous suggestions which can help to prevent or remedy problems. Canadians' rights as citizens, family members, employees, consumers, motorists, beneficiaries and patients are among the many dimensions of life addressed. Much information relevant to consumer roles is provided--from one's rights when dealing with high pressure salesmen, to redressing a misfilled prescription. An additional chapter discusses effective complaining. Principles are often illustrated through analyses of representative problem situations. This handy reference is suitable for students and the general consumer, and includes a directory of additional sources of information and assistance. Index.

Purchase from: Reader's Digest Association, $27.15

FREE PAMPHLET SOURCES

The following is a list of agencies and organizations that will provide free pamphlets, as resource materials, on request.

Advertising Standards Council
1240 Bay Street
Suite 302
TORONTO, Ontario
M5R 2A7

Alberta Department of Consumer and Corporate Affairs
10065 Jasper Avenue
EDMONTON, Alberta
T5J 3B1

Association of Canadian Financial Corporations
115 Danforth Avenue
Suite 302
TORONTO, Ontario
M4K 1N2

Automobile Protection Association
292 St. Joseph Blvd. West
MONTREAL, Quebec
H2V 2N7

Bank of Montreal
First Canadian Place
Public Affairs Department
TORONTO, Ontario
M5X 1A1

Bank of Nova Scotia
Public and Corporate Affairs
44 King Street West
TORONTO, Ontario
M5H 1H1

Better Business Bureau of Metropolitan Toronto
321 Bloor Street East
Suite 901
TORONTO, Ontario
M4W 3K6

Canada Mortgage and Housing Corporation
Ontario Regional Office
2255 Sheppard Avenue East
TORONTO, Ontario
M2J 4Y1

Canadian Association of Broadcasters
165 Sparks Street
OTTAWA, Ontario
K1P 5S2

Canadian Bankers Association
Box 282, Commercial Union Tower
Toronto Dominion Centre
TORONTO, Ontario
M5K 1K2

Canadian Foundation for Economic Education
252 Bloor Street West
TORONTO, Ontario
M5S 1V5

Canadian Imperial Bank of Commerce
Public Relations Department
Commerce Court
TORONTO, Ontario
M5L 1A2

Canadian Life and Health Insurance Association
Educational Division
Suite 2500
20 Queen Street West
TORONTO, Ontario
M5H 3S2

Canadian Standards Association
178 Rexdale Boulevard
REXDALE, Ontario
M9W 1R3

Consumer and Corporate Affairs Canada
4900 Yonge Street
TORONTO, Ontario
M2N 6B8

Consumers' Association of Canada
2660 Southvale Crescent
Level 3
OTTAWA, Ontario
K1B 5C4

Co-operative Housing Federation
299 Queen Street West
Suite 400
TORONTO, Ontario
M5V 1Z9 (Must include a self-addressed stamped envlope.)

Credit Union Central of Ontario
Development Division
180 Duncan Mill Road
DON MILLS, Ontario
M3B 3K3

Energy, Mines and Resources Canada
Communications Branch
580 Booth Street
OTTAWA, Ontario
K1A 0E4

Health and Welfare Canada
Health Promotion Directorate
OTTAWA, Ontario
K1A 1B4

Insurance Bureau of Canada
Public Relations Division
181 University Avenue
TORONTO, Ontario
M5H 3M7

Manitoba Department of Consumer and Corporate Affairs
10th Floor
Woodsworth Building
405 Broadway Avenue
WINNIPEG, Manitoba
R3C 3L6

Metric Commission
Box 4000
OTTAWA, Ontario
K1S 5G8

Nova Scotia Department of Consumer Affairs
Consumer Services Bureau
5151 Terminal Road
P.O. Box 998
HALIFAX, Nova Scotia
B3J 2X3

Ontario Hearing Aid Association
Box 968
Adelaide St. Post Office
TORONTO, Ontario
M5C 2K3

Ontario Hydro
Public Relations Department
700 University Avenue
TORONTO, Ontario
M5G 1X6

Ontario Ministry of Agriculture and Food
Information Branch
801 Bay Street
12th Floor
TORONTO, Ontario
M7A 1A5

Ontario Ministry of Community and Social Services
Communications Branch
7th Floor
Hepburn Block
Queen's Park
TORONTO, Ontario
M7A 1E9

Ontario Ministry of Consumer and Commercial Relations
Consumer Information Centre
555 Yonge Street
TORONTO, Ontario
M7A 2H6

Ontario Ministry of Energy
Communications Branch
Information Services
11th Floor
56 Wellesley Street West
TORONTO, Ontario
M7A 2B7

Ontario Ministry of Health
Health Promotion and Information Branch
9th Floor
Hepburn Block
Queen's Park
TORONTO, Ontario
M7A 1S2

Ontario Ministry of Municipal Affairs and Housing
Communications Branch
777 Bay Street
17th Floor
TORONTO, Ontario
M5G 2C8

Ontario Ministry of the Attorney General
Communications Branch
18 King Street East
18th Floor
TORONTO, Ontario
M5C 1C5

Ontario Ministry of Transportation and Communications
Public Information and Safety Department
1201 Wilson Avenue
DOWNSVIEW, Ontario
M3M 1J8

Ontario Real Estate Association
99 Duncan Mill Road
DON MILLS, Ontario
M3B 1Z2

Ontario Safety League
82 Peter Street
TORONTO, Ontario
M5V 2G5

Quebec Department of Financial Institutions, Companies and Co-operatives
800, Place Victoria
MONTREAL, Quebec
H4Z 1G3

Revenue Canada
Information Services, Taxation
OTTAWA, Ontario
K1A 0L8

Royal Bank of Canada
Public Relations Department
Royal Bank Plaza
TORONTO, Ontario
M5J 2J5

Saskatchewan Department of Consumer and Commercial Affairs
1871 Smith Street
REGINA, Saskatchewan
S4P 3V7

Saskatchewan Department of
Co-Operation and Co-Operatives
2055 Albert Street
REGINA, Saskatchewan
S4P 3V7

Toronto Dominion Bank
Public Affairs Department
P.O. Box 1
Toronto Dominion Centre
TORONTO, Ontario
M5K 1A2

Toronto Stock Exchange
Public Information Department
Exchange Tower
2 First Canadian Place
TORONTO, Ontario
M5X 1J2

U.S. Consumer Information Centre
PUEBLO, Colorado, USA
81009

PUBLISHER/SUPPLIER DIRECTORY

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EDMONTON, Alberta
T5J 2N9

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Retired Persons
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WASHINGTON, D.C.

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MISSISSAUGA, Ontario
L4W 1B9

Barlow, Delaney and Associates
277 Lakeshore Road East
OAKVILLE, Ontario
L6J 1H9

Beacon Distributing
104 Consumers Drive
WHITBY, Ontario
L1N 5T3

Beaverbooks
195 Allstate Parkway
MARKHAM, Ontario
L3R 4T8

Bestsellers Inc.
31 Portland Street
TORONTO, Ontario
M5V 2V9

Better Business Bureau of
Metropolitan Toronto
321 Bloor Street East
TORONTO, Ontario
M4W 3K6

Book Centre Inc.
1140 Beaulac Street
MONTREAL, Quebec
H4R 1R8

Camden House Publishing Ltd.
CAMDEN EAST, Ontario
K0K 1J0

Canada Mortgage and Housing
Corporation
Ontario Regional Office
2255 Sheppard Avenue East
TORONTO, Ontario
M2J 4Y1

Canadian Labour Congress
Ontario Regional Office
15 Gervais Drive
Suite 206
DON MILLS, Ontario
M3C 1Y8

Canadian Moneysaver
P.O. Box 370
BATH, Ontario
K0H 1G0

Canadian Motorist Publishing
Co. Ltd.
2 Carlton Street
TORONTO, Ontario
M5B 1K4

Canadian Pharmaceutical Assoc.
101 - 1815 Alta Vista Drive
OTTAWA, Ontario
K1G 3Y6

Canadian Securities Institute
33 Yonge Street
Suite 360
TORONTO, Ontario
M5E 1G4

Canadian Toy Testing Council
P.O. Box 6014
Station J
OTTAWA, Ontario
K2A 1T1

CSA Consumer Editor
178 Rexdale Boulevard
REXDALE, Ontario
M9W 1R3

Changing Times
EDITORS PARK, Maryland
20782

Clarke, Irwin & Company
Clarwin House
791 St. Clair Avenue West
TORONTO, Ontario
M6C 1B8

Coles Publishing Co. Ltd.
90 Ronson Drive
REXDALE, Ontario
M9W 1C1

Community Legal Education Ontario
62 Noble Street
TORONTO, Ontario
M6K 2C9

Consumer Reports
Box 1949
MARION, Ohio
43305

Consumer Reports Books
Dept. BPP82
Box C-719
BROOKLYN, New York
11205

Consumers' Association of Canada
2660 Southvale Crescent
Level 3
OTTAWA, Ontario
K1B 5C4

Consumers Union Foundation, Inc.
256 Washington Street
MOUNT VERNON, New York
10550

Dell Distributing
105 Bond Street
TORONTO, Ontario
M5B 1Y3

Doubleday Canada
105 Bond Street
TORONTO, Ontario
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Everybody's Money
Box 431
MADISON, Wisconsin
53701

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195 Allstate Parkway
MARKHAM, Ontario
L3R 4T8

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Gale Research Company
Book Tower
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